



Order Filed on September 9, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Bank of America, N.A.

In Re:
Ana M. Carrion & Herbert Carrion,

Debtor.

Case No.: 12-34964-ABA

Adv. No.:


Hearing Date: 8/30/2016 @ 10:00 a.m.

Judge: Andrew B. Altenburg

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

DATED: September 9, 2016


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Ana M. Carrion & Herbert Carrion

Case No: 12-34964-ABA

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bank of America, N.A., Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 515 East Main Street, Millville, NJ 08332, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Terry tucker, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 29, 2016, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2016 through August 2016 with \$1,213.58 in suspense for a total post-petition default of \$3,810.06 (4 @ \$1,255.91; less suspense of \$1,213.58); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors shall cure the arrears by forwarding \$1,000.00 directly to Secured Creditor to be received no later than August 31, 2016; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,810.06 will be paid by Debtor remitting \$468.35 per month in addition to her regular monthly mortgage payment, which additional payments shall begin on September 1, 2016 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2016, directly to Secured Creditor Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtor's Chapter 13 plan; and

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Debtor: Ana M. Carrion & Herbert Carrion

Case No: 12-34964-ABA

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.